

**UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK**

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JEANETTE ZIROGIANNIS, individually and  
on behalf of others similarly situated,

Plaintiff,

vs.

NATIONAL RECOVERY AGENCY, INC.,

**COMPLAINT FOR VIOLATIONS OF  
THE FAIR DEBT COLLECTION  
PRACTICES ACT (FDCPA)**

**JURY TRIAL DEMANDED**

Defendant.  
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**INTRODUCTION**

1. This is an action for damages pursuant to 15 U.S.C. §1692 et seq., the Fair Debt Collection Practices Act (the "FDCPA"). The FDCPA regulates the actions which a "debt collector" is permitted to take in collecting a debt. Here, the Defendant has devised a scheme which, through conflating the dispute provisions of the FDCPA and FCRA, it effectively, and in a false, misleading and deceptive manner, strips consumers of their right to dispute the validity of alleged debts under 15 U.S.C. § 1692g(b).

**JURISDICTION AND VENUE**

2. This court has subject matter jurisdiction pursuant to 28 U.S.C. §§ 1331, 1337, and 15 U.S.C. § 1692.

3. Venue and personal jurisdiction over the parties arises in this district because a substantial part of the events or omissions giving rise to the claims alleged herein occurred in this District; in SUFFOLK COUNTY, NEW YORK.

### **THE PARTIES**

4. Plaintiff, JEANETTE ZIROGIANNIS, is a natural person who is, and at all times material to this action was, a resident of BABYLON, SUFFOLK COUNTY, NEW YORK.

5. JEANETTE ZIROGIANNIS is a "consumer" within the meaning of 15 U.S.C. § 1692a(3).

6. Defendant, NATIONAL RECOVERY AGENCY, INC., ("NRA"), is a foreign corporation who can be located at 2491 Paxton St., Harrisburg, PA 17111. NRS has no registered agent in the State of New York.

7. NRA's principal business activity is the collection or attempted collection of debts.<sup>1</sup> NRA is a "debt collector" within the meaning of 15 U.S.C. § 1692a(6).

### **FACTUAL ALLEGATIONS**

8. On or about June 27, 2013, Defendant sent, or caused to be sent through the mail a debt collection letter addressed to Plaintiff at her residence in Babylon, New York. Plaintiff received the letter a reasonable time thereafter.

9. A true and accurate copy of Defendant's June 27, 2013 collection letter is attached hereto and further referenced in this Complaint as EXHIBIT A.

10. Defendant sent EXHIBIT A to Plaintiff in an attempt to collect from her a debt arising from one or more transactions the subject of which were the purchase of personal or household goods and services; a debt within the meaning of 15 U.S.C. § 1692a(5).

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<sup>1</sup> <https://www.nationalrecovery.com/>

11. Consistent with 15 U.S.C. § 1692g(a), EXHIBIT A contained the following language:

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

12. On August 22, 2013, pursuant to the notice conveyed in EXHIBIT A, Plaintiff communicated to Defendant a timely dispute as to the validity of the debt, requesting therein, verification of the disputed debts and the name and address of the original creditor.

13. A true and accurate copy of Plaintiff's August 22, 2013, dispute letter is attached hereto and further referenced in this Complaint as EXHIBIT B.

14. Plaintiff's dispute and request for verification clearly and unequivocally disputed the debt pursuant to 15 U.S.C. § 1692g(b) and the language contained in EXHIBIT A.

15. Pursuant to 15 U.S.C. § 1692g(b), a debt collector, upon receipt of a timely written dispute, must cease all collection activity until such time as the debt collector obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector. *Guerrero v. RJM Acquisitions LLC*, 499 F.3d 926 (9th Cir. 2007); *see also Diaz v. Residential Credit Solutions, Inc.*, No. 12-CV-3781 (ADS)(ETB) (E.D.N.Y. Apr. 29, 2013).

*15 U.S.C. § 1681 – The Fair Credit Reporting Act (FCRA)*

16. The purpose of the FCRA is to require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of this title. 15 U.S.C. § 1681(b).

17. Consistent with its purpose, the FCRA allows consumers to direct disputes directly the credit report information furnishers. 15 U.S.C. § 1681s-2(a)(8).

18. Unlike the FDCPA, the FCRA requires a consumer who seeks to dispute the accuracy of information (reported to a credit reporting agency) shall provide a dispute notice directly to such person at the address specified by the person for such notices that –

- (i) identifies the specific information that is being disputed;
- (ii) explains the basis for the dispute; and
- (iii) includes all supporting documentation required by the furnisher to substantiate the basis of the dispute.

15 U.S.C. § 1681s-2(8)(E).

19. If the consumer fails to identify the specific information that is being disputed, or fails to explain the basis for the dispute, the information furnisher is relieved of any duty to investigate the completeness or accuracy of information. *See Palouian v. FIA Card Services*, No. 13-CV-0293 (E.D. Pa. Apr. 29, 2013).

***National Recovery Agency's Violations of the Fair Debt Collection Practices Act***

20. In response to Plaintiff's timely dispute pursuant to 15 U.S.C. § 1692g(b), NRS replied on August 27, 2013 by sending a form letter containing the following paragraph:

Our offices are in receipt of your letter of dispute ***pursuant to 15 U.S.C. § 1681 s-2 of the Fair Credit Reporting Act***. Please be advised we have reviewed your dispute and find the dispute lacking of any facts or information which would allow us to conduct an investigation. Because your dispute alleges no specific information to form the basis for an investigation, we are unable to investigate the dispute pursuant to 15 U.S.C. § 1691s-2(a)(8)(F)(i) of the FCRA. (emphasis added)

21. Defendant's August 27, 2014 letter went on to advise that, "Your payment should be made directly to this office for prompt credit to this account," and went on to state, "The purpose of this communication is to collect a debt and any information will be used for that purpose."

22. A true and accurate copy of Plaintiff's August 27, 2013 collection letter is attached hereto and further referenced in this Complaint as EXHIBIT C.

23. EXHIBIT C establishes that NRS "reviewed" Plaintiff's dispute and therefore knew that Plaintiff's dispute was made pursuant to 15 U.S.C. § 1692g(b), and not 15 U.S.C. § 1681s-2.

24. The contents of both EXHIBIT A and EXHIBIT C establish that NRS has knowledge of and is familiar with its responsibilities under both the FDCPA and the FCRA. NRS falsely conveys to consumers that a dispute made under 15 U.S.C. § 1692g(b) is insufficient unless it contains the information required by 15 U.S.C. § 1681s-2(8)(E).

25. EXHIBIT C, in addition to being an intentionally false, deceptive and misleading representation of Plaintiff's rights, is a communication made in connection with the collection of a debt.

### **CLASS ALLEGATIONS**

26. This action is brought as a class action pursuant to Rule 23 of the Federal Rules of Civil Procedure. Plaintiff brings this action on behalf of herself and on behalf of all other persons similarly situated.

27. Upon information and belief, EXHIBIT C is a form letter, regularly and systematically sent to any consumer who communicates a timely dispute to the Defendant, pursuant to 15 U.S.C. § 1692g(b).

28. This claim is therefore brought on behalf of: (a) all natural persons in the State of New York; (b) to whom Defendant sent a written communication containing language materially similar to that in EXHIBIT C; (c) subsequent to a request for validation pursuant to the FDCPA; (d) which was not returned as undelivered by the United States Postal Service; (e) during the one year immediately preceding the filing of this complaint and ending 21 days thereafter.

29. Plaintiff is informed and believes that there are more than fifty (50) such natural persons to whom Defendant sent a letters materially similar to EXHIBIT C, under the circumstances described herein.

30. The identities of all class members are readily ascertainable from the Defendant's own records and other records within the Defendant's care, custody, or control.

31. Excluded from the Class is the Defendant and all officers, members, partners, managers, director, and employees of the Defendant and their respective families, and legal counsel for all parties to this action and all members of their immediate families.

32. There are questions of law and fact common to the Class, which common issues predominate over any issues involving only individual class members. The principal issue is whether the Defendant's communications, those materially similar to the form attached as EXHIBIT C, violate the FDCPA as enumerated herein.

33. The Plaintiff's claims are typical of the class members, as all are based upon the same facts and legal theories.

34. A class action is superior to other alternative methods of adjudicating this dispute. Individual cases are not economically feasible. The nature of the wrong depends on the whether the letter at issue constitutes continued collection activity in the face of a timely dispute.

35. The Plaintiff will fairly and adequately protect the interests of the Class defined herein. The Plaintiff has retained counsel with experience in handling consumer lawsuits, complex legal issues, and class actions, and neither the Plaintiff nor her attorney have any interests which might cause them not to vigorously pursue this action.

36. The named Plaintiff, Jeanette Ziropiannis, should be named a class representative and her counsel, Abraham Kleinman, should be appointed class counsel.

### **COUNT I**

#### ***The Defendant Violated 15 U.S.C. § 1692e and e(10)***

37. Plaintiff incorporates all of the foregoing allegations of this complaint, as if fully set forth herein.

38. Under § 1692e and e(10) may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt.

39. EXHIBIT C falsely, deceptively and misleadingly characterizes the consumer's FDCPA dispute as a FCRA dispute then falsely, deceptively and misleadingly informs her that her dispute is therefore invalid.

40. EXHIBIT C instructs the consumer to make a payment, and is therefore a communication made in connection with the collection of a debt.

41. 15 U.S.C. § 1692k(a) provides that a debt collector who fails to comply with any provision of the FDCPA with respect to any person is liable to such person for up to \$1000 in statutory damages, the costs of the action, together with a reasonable attorney's fee as determined by the court, and; in the case of a class action, (i) such amount for each named plaintiff as could be recovered under subparagraph § 1692k(a)(2)(A), and (ii) such amount as the court may allow for all other class members, without regard to a minimum individual recovery, not to exceed the lesser of \$500,000 or 1 per centum of the net worth of the debt collector.

WHEREFORE, Plaintiff requests that this Court enter judgment in favor of the Plaintiff and against Defendant for:

- a. Statutory damages pursuant to 15 U.S.C. § 1692k;
- b. Attorney's fees and costs of bringing this action;
- c. Such other or further relief as the Court deems proper.

KLEINMAN LLC

  
Abraham Kleinman (AK-6300)

626 RXR Plaza

Uniondale, New York 11556-0626


Telephone (516) 522-2621

Facsimile (888) 522-1692



**JURY DEMAND**

Plaintiff hereby demands trial by jury.

  
Abraham Kleinman (AK-6300)

# EXHIBIT A

**NATIONAL RECOVERY AGENCY**2491 Paxton Street, Harrisburg PA 17111  
Toll Free: (800) 814-6580Jeanett Ziogiannis  
9 E Shore Dr  
Babylon, NY 11702-4201PIN #: 51741183  
NRA ID: YVY242  
TOTAL DUE: \$409.21

Dear Jeanett Ziogiannis,

Your account has been forwarded to this office for collections.

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Below is a listing of accounts included in the total amount due listed above:

| ORIGINAL CREDITOR         | ACCOUNT #  | DATE     | AMOUNT | INTEREST | COSTS | AMT OWED |
|---------------------------|------------|----------|--------|----------|-------|----------|
| NATIONAL GRID LONG ISLAND | 7071080622 | 10/29/12 | 275.58 | .00      | .00   | 275.58   |
| NATIONAL GRID LONG ISLAND | 7071080612 | 10/29/12 | 133.63 | .00      | .00   | 133.63   |

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Unless you dispute this debt, your payment should be made directly to this office. Please choose one of the following methods of payment. Please note that a service charge of twenty dollars will be added to all checks returned to us by your bank as permitted by law.

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT NOTICES AND CONSUMER RIGHTS****PAYMENT OPTIONS****Telephone Hours:**Monday - Thursday 8:00 A.M. to 8:30 P.M.  
Friday 8:00 A.M. to 5:00 P.M.  
Saturday 8:00 A.M. to 12:30 P.M.  
Eastern Standard Time  
(800) 814-6580**Send Mail To:**NATIONAL RECOVERY AGENCY  
PO BOX 67015  
HARRISBURG, PA 17106-7015**Via Internet:**Pay online by credit card  
or check at  
[www.nationalrecovery.com](http://www.nationalrecovery.com)

Calls to or from NATIONAL RECOVERY AGENCY may be recorded or monitored.

**To ensure proper credit to your account please detach bottom portion and return it with payment in the enclosed envelope.**PO Box 67015  
Harrisburg, PA 17106-7015Toll Free: (800) 814-6580  
Statement Date: June 27, 2013

NRAC018 201143102550 549/00002750002

Jeanett Ziogiannis  
19 E Shore Dr  
Babylon, NY 11702-4201

| IF PAYING BY CREDIT CARD, FILL OUT BELOW   |                                     |                                   |                          |
|--|-------------------------------------|-----------------------------------|--------------------------|
| <input type="checkbox"/> VISA  | <input type="checkbox"/> MasterCard | <input type="checkbox"/> Discover | <input type="checkbox"/> |
| CARD NUMBER  |                                     | SECURITY CODE                     |                          |
| SIGNATURE  |                                     | EXP. DATE                         |                          |
| TOTAL DUE<br>\$409.21  | \$ PAYMENT AMOUNT                   |                                   | NRA ID #<br>YVY242       |
| For Online Payments visit <a href="http://www.nationalrecovery.com">www.nationalrecovery.com</a> |                                     |                                   |                          |

MAKE PAYMENT AND REMIT TO:

  
NATIONAL RECOVERY AGENCY  
PO Box 67015  
Harrisburg, PA 17106-7015

Self-Addressed stamped envelope is required for return receipts.

**CALIFORNIA RESIDENTS**

The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). No Profit Counseling services may be available in your area.

**CALIFORNIA AND UTAH RESIDENTS:**

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the first notice you received from us.

**COLORADO RESIDENTS**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. YOU MAY CONTACT OUR OFFICE AT: ASSOCIATED COLLECTION AGENCIES INC., 27 NORTH WILLERUP, SUITE B, MONTROSE, CO 81401 OR BY TELEPHONE AT 970-249-7514.

**MASSACHUSETTS RESIDENTS:**

MASSACHUSETTS RESIDENTS MAY CONTACT OUR OFFICE BY TELEPHONE AT THE NUMBER, OFFICE HOURS, AND ADDRESS LISTED ON THE FRONT OF THIS NOTICE OR TO 155 FEDERAL STREET, SUITE 700, BOSTON, MA 02110.

**NOTICE OF IMPORTANT RIGHTS**

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE COLLECTION AGENCY.

**MINNESOTA MEDICAL PATIENTS ONLY:**

This collection agency is licensed by the Minnesota Department of Commerce. If you feel that your concerns have not been addressed please contact National Recovery Agency and allow us the opportunity to try and address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's Office, which can be reached at 651-296-3353 or 1-800-657-3787.

**NEVADA HOSPITAL PATIENTS:**

If the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) An acknowledgement of the debt by the debtor, and (2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt. If the debtor does not understand or has questions concerning his legal rights or obligations relating to the debt, the debtor should seek legal advice. As used in this section, "hospital" has the meaning ascribed to it in NRS 449.012.

**NEW YORK CITY RESIDENTS:**

New York City Department of Consumer Affairs License number: 1239906

**NORTH CAROLINA RESIDENTS:**

NC Permit Number: 4485

**TENNESSEE RESIDENTS:**

This collection agency is licensed by the collection service board of TN Department of Commerce and Insurance, permit number 812.

**MEDICAL PATIENTS PLEASE COMPLETE THE INFORMATION BELOW**

OR

**SEND FRONT/BACK COPY OF INSURANCE CARD**

|  |                       |   |
|--|-----------------------|---|
| <b>Patient Name:</b>   | <b>Date of Birth:</b> | <b>Primary Insurance</b><br>Co: _____<br>Policy #: _____ Group #: _____<br>Address: _____<br>City: _____ State: _____ Zip: _____<br>Effective Date: _____   |
| <b>Guarantor's Name:</b>   | <b>Date of Birth:</b> |   |
| Address: _____<br>City: _____ State: _____ Zip: _____<br>Phone #: _____                              |                       | <b>Secondary Insurance</b><br>Co: _____<br>Policy #: _____ Group #: _____<br>Address: _____<br>City: _____ State: _____ Zip: _____<br>Effective Date: _____ |
| Policy Holder Name: _____<br>Address: _____<br>City: _____ State: _____ Zip: _____<br>Phone #: _____ |                       |   |

# EXHIBIT B

**Jeanette Ziropiannis  
19 East Shore Drive  
Babylon, NY 11702**

**August 22, 2013**

**Sent via facsimile to 800- 360-9954**

**National Recovery Agency  
PO Box 67015  
Harrisburg, PA 17106-7015**

**Dear Sir/Madam:**

**Enclosed please find a copy of your June 27, 2013 collection letter.**

**I write with respect to NRA ID # YVY242.**

- 1) I dispute the validity of all portions of National Grid account # 7071080622.**
- 2) I dispute the validity of all portions of National Grid account # 7071080612.**
- 3) Please send me verification of these disputed debts.**
- 4) Please send me the name of the original creditor.**
- 5) Please send me the address of the original creditor.**
- 6) PLEASE SEND ME THE TRUE CORPORATE NAME OF THE NATIONAL GRID LONG ISLAND.**

Thank you,  
  
Jeanette Ziropiannis

# EXHIBIT C



PO BOX 67015  
HARRISBURG, PA 17106-7015

**NATIONAL RECOVERY AGENCY**  
A PROFESSIONAL COLLECTION AGENCY

(800) 814-6580

08/27/13

|                                  |                            |
|----------------------------------|----------------------------|
| IN RE: NATIONAL GRID LONG ISLAND | TOTAL AMOUNT DUE: \$409.21 |
| ACCT#: 7071080622                | DATE OF SERVICE: 10/29/12  |

YVY2420J1 201146201300 00000420001  
Jeanett Ziropiannis  
19 E Shore Dr  
Babylon, NY 11702-4201



SEND TO:

NATIONAL RECOVERY AGENCY  
PO BOX 67015  
HARRISBURG, PA 17106-7015

Dear Jeanett Ziropiannis,

Our offices are in receipt of your letter of dispute pursuant to 15 U.S.C. § 1681 s-2 of the Fair Credit Reporting Act. Please be advised we have reviewed your dispute and find the dispute lacking in any specific facts or information which would allow us to conduct an investigation. Because your dispute alleges no specific information to form the basis for an investigation, we are unable to investigate the dispute pursuant to 15 U.S.C. § 1681s-2(a)(8)(F)(i) of the FCRA.

Federal Trade Commission regulation 16 C.F.R. § 660.4(d) states a direct dispute notice must include: (1) sufficient information to identify the account or other relationship that is in dispute, such as an account number and the name, address, and telephone number of the consumer, if applicable; (2) the specific information that the consumer is disputing and the explanation of the basis for the dispute; and (3) all supporting documentation or other information reasonable required by the furnisher to substantiate the basis of the dispute. The documentation may include a copy of the relevant portion of the consumer report that contains the allegedly inaccurate information, a police report, a fraud or identity theft affidavit, a court order, or account statements.

In acknowledgement of your dispute, we have requested that consumer reporting agencies report the account as disputed. Consumer reporting agencies may take up to 30 days or longer to update reports and this is beyond our control.

Listed below is a summary of the charges on the account and any applicable fees or interest. Should you have any questions regarding this account or if you wish to discuss payment arrangements, please feel free to contact us at the number listed above. We look forward to helping you resolve this matter.

| Creditor                  | Account #  | Principal | Interest | All Costs | Serv Date |
|---------------------------|------------|-----------|----------|-----------|-----------|
| NATIONAL GRID LONG ISLAND | 7071080622 | 275.58    | .00      | .00       | 10/29/12  |
| NATIONAL GRID LONG ISLAND | 7071080612 | 133.63    | .00      | .00       | 10/29/12  |

Your payment should be made directly to this office for prompt credit to your account. A service charge of \$20.00 will be added to all checks returned to us by your bank as permitted by law. Should you desire a receipt, a self-addressed, stamped envelope is required. For payment options please see reverse side of this notice or visit our secure website at [www.nationalrecovery.com](http://www.nationalrecovery.com). The purpose of this communication is to collect a debt and any information will be used for that purpose.

Sincerely,

NATIONAL RECOVERY AGENCY  
This communication is from a debt collector.

\*\*\*Please contact your account representative STEVENSON PIERRE at extension 6775 regarding this account.

NRA/ALS-J1

NRA ID #: YVY242

Calls to or from National Recovery Agency may be monitored or recorded.  
PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION



**PAYMENT OPTIONS**

CARD NUMBER

For Credit/Debit Card Payments

☐ VISA ☐ MASTERCARD ☐ DISCOVER ☐ AMERICAN EXPRESS

□□□□ □□□□ □□□□ □□□□

PAYMENT AMOUNT: \_\_\_\_\_

CARD EXPIRES: \_\_\_\_\_ CVV CODE: \_\_\_\_\_

CARD HOLDER'S NAME: \_\_\_\_\_ CREDIT CARD SIGNATURE: \_\_\_\_\_  
(Please Print) (Required)**MEDICAL PATIENTS PLEASE COMPLETE THE INFORMATION BELOW**

PATIENT NAME: \_\_\_\_\_

DATE OF BIRTH: \_\_\_\_\_

GUARANTOR'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE #: \_\_\_\_\_

PATIENT'S RELATIONSHIP TO GUARANTOR

☐ SELF ☐ CHILD ☐ SPOUSE ☐ OTHER

POLICY HOLDER'S NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

INSURANCE COMPANY: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PATIENT'S RELATIONSHIP TO INSURED

☐ SELF ☐ CHILD ☐ SPOUSE ☐ OTHER

EMPLOYER'S NAME /ADDRESS: \_\_\_\_\_

EFFECTIVE DATE: \_\_\_\_\_

POLICY NO.: \_\_\_\_\_ GROUP NO.: \_\_\_\_\_

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As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the first notice you received from us.

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New York City Department of Consumer Affairs license number: 1239906

**NORTH CAROLINA RESIDENTS:**

NC Permit Number: 4485

**TENNESSEE RESIDENTS:**

This collection agency is licensed by the collection service board of TN Department of Commerce and Insurance, permit number 812.

**NRA GROUP, LLC DBA NATIONAL RECOVERY AGENCY, GENERAL INFORMATION:**

|                     |                    |                          |
|---------------------|--------------------|--------------------------|
| PHYSICAL ADDRESS:   | 2491 PAXTON STREET | HARRISBURG, PA 17111     |
| HOURS OF OPERATION: | MONDAY-THURSDAY    | 8:00 AM - 8:30 PM (EST)  |
| 800-360-4319        | FRIDAY             | 8:00 AM - 5:00 PM (EST)  |
|                     | SATURDAY           | 8:00 AM - 12:30 PM (EST) |

478-6006

# NATIONAL RECOVERY AGENCY

FULL SERVICE COLLECTION AGENCY

PHYSICAL ADDRESS:  
2491 Paxton Street  
Harrisburg, PA 17111

HOURS OF OPERATION  
Monday-Thursday 8:00AM-8:30PM (EST)  
Friday 8:00AM-5:00PM (EST)  
Saturday 8:00AM-12:30PM (EST)

P.O. Box 67015  
Harrisburg, PA 17106-7015  
(717) 540-5605  
(800) 360-4319

Sep 4, 2013

JEANETT ZIROGIANNIS  
19 E SHORE DR  
BABYLON, NY 11702

IN RE: NATIONAL GRID LONG ISLAND  
ACCT#: 7071080622  
AMOUNT DUE: 409.21  
ID NUMBER: YVY242

DEAR JEANETT ZIROGIANNIS

ENCLOSED PLEASE FIND A COPY OF:

\_\_\_\_ THE PAYMENT HISTORY YOU REQUESTED. AFTER REVIEW, PLEASE REMIT  
THE BALANCE(S) BY RETURN MAIL.  
~~\_\_\_\_~~ THE BREAKDOWN FOR THE BALANCE(S) OWED TO THE ABOVE REFERENCED  
CLIENT(S). AFTER REVIEW, PLEASE REMIT THE BALANCE(S) BY RETURN MAIL.  
~~\_\_\_\_~~ THE ITEMIZED BILL(S) YOU REQUESTED. AFTER REVIEW, PLEASE REMIT  
THE BALANCE(S) BY RETURN MAIL.  
\_\_\_\_ THIS REPRESENTS THE BALANCE(S) DUE, WHICH WAS NOT PAID BY YOUR  
INSURANCE. THIS IS YOUR RESPONSIBILITY AND MUST BE PAID TO  
THIS OFFICE IMMEDIATELY.  
\_\_\_\_ THE BREAKDOWN OF THE ABOVE LISTED AMOUNT(S) DUE IS PRINCIPLE  
\_\_\_\_ COLLECTION CHARGES \_\_\_\_ INTEREST \_\_\_\_.

BELOW IS A LISTING OF ACCOUNTS INCLUDED IN THE AMOUNT DUE:

| Creditor                  | Account #  | Amt Owed | ServDate |
|---------------------------|------------|----------|----------|
| NATIONAL GRID LONG ISLAND | 7071080622 | 275.58   | 10/29/12 |
| NATIONAL GRID LONG ISLAND | 7071080612 | 133.63   | 10/29/12 |

PLEASE NOTE THERE MAY BE SOME ADDITIONAL ACCOUNTS NOT REFLECTED ABOVE:

THE PURPOSE OF THIS COMMUNICATION IS TO COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNI-  
CATION IS FROM A DEBT COLLECTOR. A SERVICE CHARGE OF \$20.00 WILL BE  
ADDED TO ALL CHECKS RETURNED TO US BY YOUR BANK AS PERMITTED BY LAW.

SINCERELY,

STEVENSON PIERRE  
ACCOUNT REPRESENTATIVE  
N1

**Billing Address:**

Jeanette Ziropiannis  
19 E Shore Dr  
Babylon NY 11702

**Account Balance List**

Customer ID: 0511 / 8005 / 37

**Entry List For CAS Account: 707/10/8062/2**

|              |                   |                    |                          |
|--------------|-------------------|--------------------|--------------------------|
| Amount DPA:  | 0.00              | Total Outstanding: | \$275.58                 |
| <b>Type</b>  | <b>Entry Date</b> | <b>Amount (\$)</b> | <b>Acct Balance (\$)</b> |
| PAYMENT      | 02/22/2013        | -150.00            | 275.58                   |
| LIPA Charges | 02/19/2013        | 131.15             | 425.58                   |
| Adjustment   | 02/19/2013        | -574.12            | 294.43                   |
| Adjustment   | 02/19/2013        | -11.20             | 868.55                   |
| LIPA Charges | 02/07/2013        | 121.89             | 879.75                   |
| Adjustment   | 02/07/2013        | 11.20              | 757.86                   |
| LIPA Charges | 01/09/2013        | 180.69             | 746.66                   |
| Adjustment   | 01/07/2013        | -5.57              | 565.97                   |
| LIPA Charges | 12/07/2012        | 145.32             | 571.54                   |
| LIPA Charges | 11/14/2012        | 126.22             | 426.22                   |
| PAYMENT      | 10/29/2012        | -495.86            | 300.00                   |
| PAYMENT      | 10/08/2012        | -164.29            | 795.86                   |
| LIPA Charges | 10/05/2012        | 92.71              | 960.15                   |
| Adjustment   | 10/05/2012        | 7.44               | 867.44                   |
| PAYMENT      | 10/02/2012        | -104.29            | 860.00                   |
| LIPA Charges | 09/11/2012        | 355.29             | 964.29                   |
| Adjustment   | 09/11/2012        | 9.00               | 609.00                   |
| PAYMENT      | 09/05/2012        | -110.11            | 600.00                   |
| LIPA Charges | 08/07/2012        | 236.18             | 710.11                   |
| LIPA Charges | 07/06/2012        | 234.40             | 473.93                   |
| PAYMENT      | 07/06/2012        | -160.47            | 239.53                   |
| PAYMENT      | 07/03/2012        | -60.47             | 400.00                   |
| LIPA Charges | 06/07/2012        | 156.66             | 460.47                   |
| LIPA Charges | 05/07/2012        | 103.81             | 303.81                   |

|              |            |         |        |
|--------------|------------|---------|--------|
| PAYMENT      | 05/04/2012 | -154.87 | 200.00 |
| LIPA Charges | 04/09/2012 | 119.13  | 354.87 |
| Adjustment   | 04/09/2012 | 3.48    | 235.74 |
| LIPA Charges | 03/06/2012 | 107.56  | 232.26 |
| Adjustment   | 03/06/2012 | 1.84    | 124.70 |
| LIPA Charges | 02/07/2012 | 122.86  | 122.86 |
| PAYMENT      | 02/06/2012 | -426.38 | 0.00   |
| PAYMENT      | 01/09/2012 | -150.00 | 426.38 |
| LIPA Charges | 01/06/2012 | 171.15  | 576.38 |
| Adjustment   | 01/06/2012 | 5.99    | 405.23 |
| LIPA Charges | 12/07/2011 | 145.49  | 399.24 |
| Adjustment   | 12/07/2011 | 3.75    | 253.75 |
| PAYMENT      | 11/16/2011 | -150.00 | 250.00 |
| PAYMENT      | 11/10/2011 | -426.64 | 400.00 |
| LIPA Charges | 11/04/2011 | 14.64   | 826.64 |
| Adjustment   | 11/04/2011 | 12.00   | 812.00 |
| PAYMENT      | 10/14/2011 | -111.02 | 800.00 |
| LIPA Charges | 10/07/2011 | 211.02  | 911.02 |
| PAYMENT      | 09/26/2011 | -118.87 | 700.00 |
| LIPA Charges | 09/12/2011 | 418.82  | 818.87 |
| Adjustment   | 09/12/2011 | 5.91    | 400.05 |
| LIPA Charges | 08/05/2011 | 194.14  | 394.14 |
| PAYMENT      | 07/11/2011 | -201.21 | 200.00 |
| LIPA Charges | 07/07/2011 | 101.59  | 401.21 |
| LIPA Charges | 06/07/2011 | 204.20  | 299.62 |
| PAYMENT      | 05/19/2011 | -500.00 | 95.42  |
| LIPA Charges | 05/09/2011 | 105.41  | 595.42 |
| PAYMENT      | 04/12/2011 | -270.00 | 490.01 |
| LIPA Charges | 04/07/2011 | 126.72  | 760.01 |
| Adjustment   | 04/07/2011 | 9.50    | 633.29 |
| Adjustment   | 04/07/2011 | -9.50   | 623.79 |
| LIPA Charges | 03/08/2011 | 112.93  | 633.29 |
| LIPA Charges | 02/07/2011 | 132.08  | 520.36 |
| PAYMENT      | 02/04/2011 | -200.00 | 388.28 |
| PAYMENT      | 01/11/2011 | -100.00 | 588.28 |
| LIPA Charges | 01/08/2011 | 109.76  | 688.28 |
| PAYMENT      | 12/30/2010 | -300.00 | 578.52 |
| LIPA Charges | 12/07/2010 | 186.36  | 878.52 |

|              |            |         |        |
|--------------|------------|---------|--------|
| PAYMENT      | 11/30/2010 | -100.00 | 692.16 |
| LIPA Charges | 11/05/2010 | 340.70  | 792.16 |
| PAYMENT      | 10/28/2010 | -300.00 | 451.46 |
| LIPA Charges | 10/07/2010 | 151.07  | 751.46 |
| PAYMENT      | 09/28/2010 | -300.00 | 600.39 |
| LIPA Charges | 09/03/2010 | 653.22  | 900.39 |
| PAYMENT      | 08/31/2010 | -150.00 | 247.17 |
| LIPA Charges | 08/06/2010 | 188.70  | 397.17 |
| PAYMENT      | 08/03/2010 | -250.00 | 208.47 |
| LIPA Charges | 07/07/2010 | 306.24  | 458.47 |
| LIPA Charges | 06/07/2010 | 152.23  | 152.23 |
| PAYMENT      | 05/21/2010 | -284.90 | 0.00   |
| LIPA Charges | 05/05/2010 | 134.71  | 284.90 |
| PAYMENT      | 05/04/2010 | -50.00  | 150.19 |
| LIPA Charges | 04/08/2010 | 151.22  | 200.19 |
| PAYMENT      | 03/30/2010 | -146.00 | 48.97  |
| LIPA Charges | 03/04/2010 | 145.66  | 194.97 |
| PAYMENT      | 03/02/2010 | -50.00  | 49.31  |
| PAYMENT      | 02/23/2010 | -140.00 | 99.31  |
| LIPA Charges | 02/05/2010 | 149.83  | 239.31 |
| PAYMENT      | 01/26/2010 | -150.00 | 89.48  |
| LIPA Charges | 01/07/2010 | 239.48  | 239.48 |
| PAYMENT      | 01/05/2010 | -171.94 | 0.00   |
| LIPA Charges | 12/07/2009 | 171.94  | 171.94 |
| PAYMENT      | 12/02/2009 | -305.66 | 0.00   |
| LIPA Charges | 11/05/2009 | 90.41   | 305.66 |
| PAYMENT      | 11/05/2009 | -400.00 | 215.25 |
| Adjustment   | 11/02/2009 | -78.41  | 615.25 |
| PAYMENT      | 10/27/2009 | -200.00 | 693.66 |
| LIPA Charges | 10/07/2009 | 169.90  | 893.66 |
| LIPA Charges | 09/09/2009 | 48.03   | 723.76 |
| LIPA Charges | 08/07/2009 | 361.34  | 675.73 |
| LIPA Charges | 07/10/2009 | 49.86   | 314.39 |
| PAYMENT      | 07/08/2009 | -331.07 | 264.53 |
| LIPA Charges | 06/05/2009 | 264.53  | 595.60 |
| LIPA Charges | 05/05/2009 | 93.89   | 331.07 |
| LIPA Charges | 04/07/2009 | 176.58  | 237.18 |
| PAYMENT      | 04/06/2009 | -260.00 | 60.60  |

|              |            |         |        |
|--------------|------------|---------|--------|
| LIPA Charges | 03/06/2009 | 120.89  | 320.60 |
| LIPA Charges | 02/06/2009 | 199.71  | 199.71 |
| PAYMENT      | 01/21/2009 | -63.55  | 0.00   |
| PAYMENT      | 01/07/2009 | -383.72 | 63.55  |
| LIPA Charges | 01/06/2009 | 124.07  | 447.27 |
| LIPA Charges | 12/05/2008 | 244.62  | 323.20 |
| PAYMENT      | 11/07/2008 | -259.62 | 78.58  |
| LIPA Charges | 11/05/2008 | 78.58   | 338.20 |
| LIPA Charges | 10/07/2008 | 259.62  | 259.62 |
| PAYMENT      | 10/02/2008 | -350.77 | 0.00   |
| LIPA Charges | 09/10/2008 | 350.77  | 350.77 |
| PAYMENT      | 09/05/2008 | -540.73 | 0.00   |
| LIPA Charges | 08/07/2008 | 540.73  | 540.73 |
| PAYMENT      | 07/30/2008 | -231.35 | 0.00   |
| LIPA Charges | 07/03/2008 | 231.35  | 231.35 |
| PAYMENT      | 06/24/2008 | -367.32 | 0.00   |
| LIPA Charges | 06/06/2008 | 264.85  | 367.32 |
| LIPA Charges | 05/06/2008 | 102.47  | 102.47 |
| PAYMENT      | 05/05/2008 | -151.83 | 0.00   |
| PAYMENT      | 04/14/2008 | -275.00 | 151.83 |
| LIPA Charges | 04/07/2008 | 240.60  | 426.83 |
| LIPA Charges | 03/07/2008 | 186.23  | 186.23 |
| PAYMENT      | 03/04/2008 | -201.35 | 0.00   |
| LIPA Charges | 02/07/2008 | 201.35  | 201.35 |
| PAYMENT      | 02/05/2008 | -225.27 | 0.00   |
| LIPA Charges | 01/07/2008 | 225.27  | 225.27 |
| PAYMENT      | 01/03/2008 | -279.58 | 0.00   |
| PAYMENT      | 12/10/2007 | -270.38 | 279.58 |
| LIPA Charges | 12/07/2007 | 279.58  | 549.96 |
| PAYMENT      | 11/09/2007 | -225.12 | 270.38 |
| LIPA Charges | 11/05/2007 | 270.38  | 495.50 |
| PAYMENT      | 10/19/2007 | -367.08 | 225.12 |
| LIPA Charges | 10/05/2007 | 225.12  | 592.20 |
| LIPA Charges | 09/10/2007 | 367.08  | 367.08 |
| PAYMENT      | 08/30/2007 | -587.61 | 0.00   |
| LIPA Charges | 08/07/2007 | 587.61  | 587.61 |
| PAYMENT      | 07/31/2007 | -199.89 | 0.00   |
| LIPA Charges | 07/09/2007 | 199.89  | 199.89 |

|              |            |         |        |
|--------------|------------|---------|--------|
| PAYMENT      | 06/26/2007 | -332.13 | 0.00   |
| LIPA Charges | 06/07/2007 | 332.13  | 332.13 |
| PAYMENT      | 06/04/2007 | -322.62 | 0.00   |
| LIPA Charges | 05/08/2007 | 322.62  | 322.62 |
| PAYMENT      | 05/04/2007 | -164.49 | 0.00   |
| PAYMENT      | 04/13/2007 | -146.97 | 164.49 |
| LIPA Charges | 04/09/2007 | 164.49  | 311.46 |
| LIPA Charges | 03/12/2007 | 146.97  | 146.97 |
| PAYMENT      | 03/05/2007 | -245.57 | 0.00   |
| LIPA Charges | 02/07/2007 | 245.57  | 245.57 |
| PAYMENT      | 01/31/2007 | -188.54 | 0.00   |
| LIPA Charges | 01/05/2007 | 188.54  | 188.54 |
| PAYMENT      | 01/04/2007 | -313.09 | 0.00   |
| LIPA Charges | 12/07/2006 | 313.09  | 313.09 |
| PAYMENT      | 11/28/2006 | -108.79 | 0.00   |
| LIPA Charges | 11/08/2006 | 108.79  | 108.79 |
| PAYMENT      | 10/30/2006 | -386.11 | 0.00   |
| LIPA Charges | 10/06/2006 | 386.11  | 386.11 |
| PAYMENT      | 10/05/2006 | -747.19 | 0.00   |
| LIPA Charges | 09/12/2006 | 747.19  | 747.19 |
| PAYMENT      | 08/30/2006 | -519.05 | 0.00   |
| LIPA Charges | 08/07/2006 | 519.05  | 519.05 |
| PAYMENT      | 07/31/2006 | -530.32 | 0.00   |
| LIPA Charges | 07/11/2006 | 530.32  | 530.32 |
| PAYMENT      | 06/29/2006 | -319.59 | 0.00   |
| LIPA Charges | 06/07/2006 | 319.59  | 319.59 |
| PAYMENT      | 05/31/2006 | -165.06 | 0.00   |
| LIPA Charges | 05/05/2006 | 165.06  | 165.06 |
| PAYMENT      | 04/28/2006 | -207.42 | 0.00   |
| LIPA Charges | 04/07/2006 | 207.42  | 207.42 |
| PAYMENT      | 03/27/2006 | -319.95 | 0.00   |
| LIPA Charges | 03/08/2006 | 319.95  | 319.95 |
| PAYMENT      | 02/28/2006 | -133.26 | 0.00   |
| LIPA Charges | 02/06/2006 | 133.26  | 133.26 |
| PAYMENT      | 01/31/2006 | -601.86 | 0.00   |
| LIPA Charges | 01/10/2006 | 601.86  | 601.86 |
| PAYMENT      | 12/14/2005 | -119.60 | 0.00   |
| LIPA Charges | 12/07/2005 | 119.60  | 119.60 |



|                   |            |           |          |
|-------------------|------------|-----------|----------|
| PAYMENT           | 11/29/2005 | -849.71   | 0.00     |
| LIPA Charges      | 11/09/2005 | 849.71    | 849.71   |
| PAYMENT           | 10/20/2005 | -70.20    | 0.00     |
| LIPA Charges      | 10/07/2005 | 70.20     | 70.20    |
| PAYMENT           | 10/04/2005 | -1,065.65 | 0.00     |
| LIPA Charges      | 09/08/2005 | 1,065.65  | 1,065.65 |
| PAYMENT           | 08/29/2005 | -37.66    | 0.00     |
| LIPA Charges      | 08/05/2005 | 37.66     | 37.66    |
| PAYMENT           | 07/28/2005 | -454.44   | 0.00     |
| LIPA Charges      | 07/08/2005 | 454.44    | 454.44   |
| PAYMENT           | 06/27/2005 | -109.35   | 0.00     |
| LIPA Charges      | 06/07/2005 | 109.35    | 109.35   |
| PAYMENT           | 05/31/2005 | -264.52   | 0.00     |
| LIPA Charges      | 05/05/2005 | 264.52    | 264.52   |
| PAYMENT           | 04/19/2005 | -76.23    | 0.00     |
| LIPA Charges      | 04/07/2005 | 76.23     | 76.23    |
| PAYMENT           | 03/25/2005 | -212.86   | 0.00     |
| LIPA Charges      | 03/09/2005 | 212.86    | 212.86   |
| PAYMENT           | 03/02/2005 | -64.29    | 0.00     |
| LIPA Charges      | 02/05/2005 | 64.29     | 64.29    |
| PAYMENT           | 01/26/2005 | -182.32   | 0.00     |
| LIPA Charges      | 01/06/2005 | 182.32    | 182.32   |
| PAYMENT           | 12/27/2004 | -48.82    | 0.00     |
| LIPA Charges      | 12/07/2004 | 48.82     | 48.82    |
| PAYMENT           | 11/24/2004 | -102.14   | 0.00     |
| LIPA Charges      | 11/04/2004 | 102.14    | 102.14   |
| PAYMENT           | 10/20/2004 | -30.56    | 0.00     |
| LIPA Charges      | 10/07/2004 | 30.56     | 30.56    |
| PAYMENT           | 10/06/2004 | -58.54    | 0.00     |
| LIPA Charges      | 09/09/2004 | 58.54     | 58.54    |
| PAYMENT           | 08/26/2004 | -24.20    | 0.00     |
| LIPA Charges      | 08/06/2004 | 24.20     | 24.20    |
| PAYMENT           | 07/29/2004 | -25.64    | 0.00     |
| LIPA Charges      | 07/07/2004 | 25.64     | 25.64    |
| OPENING<br>CHARGE | 06/23/2004 | 0.00      | 0.00     |



**Billing Address:**

Jeanette Ziropiannis  
 Jeanette Zir  
 19 E Shore Dr  
 Babylon NY 11702

**Account Balance List**

Customer ID: 0511 / 8005 / 36

**Entry List For CAS Account: 707/10/8061/2**

|                       |                   |                           |                          |
|-----------------------|-------------------|---------------------------|--------------------------|
| <b>Amount DPA:</b>    | 0.00              | <b>Total Outstanding:</b> | \$133.63                 |
| <b>Type</b>           | <b>Entry Date</b> | <b>Amount (\$)</b>        | <b>Acct Balance (\$)</b> |
| National Grid Charges | 02/21/2013        | 93.69                     | 133.63                   |
| Adjustment            | 02/21/2013        | -250.74                   | 39.94                    |
| Adjustment            | 02/21/2013        | -1.11                     | 290.68                   |
| National Grid Charges | 02/07/2013        | 118.60                    | 291.79                   |
| Adjustment            | 02/07/2013        | 1.11                      | 173.19                   |
| National Grid Charges | 01/09/2013        | 98.10                     | 172.08                   |
| Adjustment            | 01/09/2013        | -235.50                   | 73.98                    |
| National Grid Charges | 12/07/2012        | 118.42                    | 309.48                   |
| National Grid Charges | 11/14/2012        | 117.08                    | 191.06                   |
| PAYMENT               | 10/15/2012        | -294.33                   | 73.98                    |
| National Grid Charges | 10/05/2012        | 34.04                     | 368.31                   |
| Adjustment            | 10/05/2012        | 4.41                      | 334.27                   |
| National Grid Charges | 09/11/2012        | 31.12                     | 329.86                   |
| Adjustment            | 09/11/2012        | 4.41                      | 298.74                   |
| National Grid Charges | 08/07/2012        | 65.75                     | 294.33                   |
| Adjustment            | 08/07/2012        | 3.38                      | 228.58                   |
| National Grid Charges | 07/06/2012        | 25.20                     | 225.20                   |
| PAYMENT               | 06/20/2012        | -180.01                   | 200.00                   |
| National Grid Charges | 06/07/2012        | 67.34                     | 380.01                   |

|                       |            |         |        |
|-----------------------|------------|---------|--------|
| Adjustment            | 06/07/2012 | 2.34    | 312.67 |
| National Grid Charges | 05/07/2012 | 154.15  | 310.33 |
| Adjustment            | 05/07/2012 | -146.13 | 156.18 |
| Adjustment            | 05/07/2012 | 2.31    | 302.31 |
| PAYMENT               | 05/04/2012 | -112.92 | 300.00 |
| National Grid Charges | 04/09/2012 | 146.13  | 412.92 |
| Adjustment            | 03/28/2012 | -0.71   | 266.79 |
| National Grid Charges | 03/06/2012 | 267.50  | 267.50 |
| Adjustment            | 03/06/2012 | -268.28 | 0.00   |
| National Grid Charges | 02/07/2012 | 268.28  | 268.28 |
| PAYMENT               | 01/27/2012 | -354.34 | 0.00   |
| National Grid Charges | 01/06/2012 | 131.85  | 354.34 |
| Adjustment            | 01/06/2012 | 3.29    | 222.49 |
| National Grid Charges | 12/07/2011 | 219.20  | 219.20 |
| PAYMENT               | 11/10/2011 | -11.35  | 0.00   |
| National Grid Charges | 11/04/2011 | 74.25   | 11.35  |
| Adjustment            | 11/04/2011 | -62.90  | -62.90 |
| PAYMENT               | 10/14/2011 | -62.90  | 0.00   |
| National Grid Charges | 10/07/2011 | 62.90   | 62.90  |
| PAYMENT               | 09/15/2011 | -322.00 | 0.00   |
| National Grid Charges | 09/12/2011 | 46.87   | 322.00 |
| National Grid Charges | 08/05/2011 | 107.79  | 275.13 |
| PAYMENT               | 07/11/2011 | -100.00 | 167.34 |
| Adjustment            | 07/07/2011 | -141.99 | 267.34 |
| National Grid Charges | 07/07/2011 | 137.52  | 409.33 |
| PAYMENT               | 07/05/2011 | -250.00 | 271.81 |
| National Grid Charges | 06/07/2011 | 141.99  | 521.81 |
| PAYMENT               | 05/19/2011 | -590.00 | 379.82 |
| National Grid Charges | 05/09/2011 | 193.64  | 969.82 |
| PAYMENT               | 04/12/2011 | -600.00 | 776.18 |

|                       |            |         |          |
|-----------------------|------------|---------|----------|
| National Grid Charges | 04/07/2011 | 278.91  | 1,376.18 |
| National Grid Charges | 03/08/2011 | 380.35  | 1,097.27 |
| National Grid Charges | 02/07/2011 | 396.63  | 716.92   |
| PAYMENT               | 02/04/2011 | -200.00 | 320.29   |
| PAYMENT               | 01/11/2011 | -100.00 | 520.29   |
| National Grid Charges | 01/08/2011 | 425.47  | 620.29   |
| PAYMENT               | 12/30/2010 | -150.00 | 194.82   |
| National Grid Charges | 12/07/2010 | 225.60  | 344.82   |
| PAYMENT               | 11/30/2010 | -170.98 | 119.22   |
| National Grid Charges | 11/05/2010 | 116.66  | 290.20   |
| Adjustment            | 11/05/2010 | 2.56    | 173.54   |
| PAYMENT               | 10/28/2010 | -100.00 | 170.98   |
| Adjustment            | 10/25/2010 | -0.31   | 270.98   |
| National Grid Charges | 10/07/2010 | 107.51  | 271.29   |
| Adjustment            | 10/07/2010 | 2.42    | 163.78   |
| PAYMENT               | 09/28/2010 | -150.00 | 161.36   |
| National Grid Charges | 09/03/2010 | 171.94  | 311.36   |
| Adjustment            | 09/03/2010 | 2.06    | 139.42   |
| National Grid Charges | 08/06/2010 | 137.36  | 137.36   |
| PAYMENT               | 08/03/2010 | -106.61 | 0.00     |
| Adjustment            | 07/07/2010 | 1.58    | 106.61   |
| National Grid Charges | 06/07/2010 | 105.03  | 105.03   |
| PAYMENT               | 05/21/2010 | -734.08 | 0.00     |
| National Grid Charges | 05/05/2010 | 190.63  | 734.08   |
| PAYMENT               | 05/04/2010 | -125.00 | 543.45   |
| National Grid Charges | 04/08/2010 | 264.46  | 668.45   |
| Adjustment            | 04/08/2010 | 5.97    | 403.99   |
| PAYMENT               | 03/30/2010 | -285.00 | 398.02   |
| National Grid Charges | 03/04/2010 | 382.98  | 683.02   |
| Adjustment            | 03/04/2010 | 4.43    | 300.04   |

|                       |            |         |          |
|-----------------------|------------|---------|----------|
| PAYMENT               | 03/02/2010 | -100.00 | 295.61   |
| PAYMENT               | 02/23/2010 | -300.00 | 395.61   |
| National Grid Charges | 02/05/2010 | 392.54  | 695.61   |
| Adjustment            | 02/05/2010 | 4.48    | 303.07   |
| PAYMENT               | 01/27/2010 | -200.00 | 298.59   |
| National Grid Charges | 01/07/2010 | 414.64  | 498.59   |
| Adjustment            | 01/07/2010 | 1.24    | 83.95    |
| PAYMENT               | 12/31/2009 | -200.00 | 82.71    |
| National Grid Charges | 12/07/2009 | 236.06  | 282.71   |
| Adjustment            | 12/07/2009 | 0.69    | 46.65    |
| PAYMENT               | 12/02/2009 | -350.00 | 45.96    |
| National Grid Charges | 11/05/2009 | 110.09  | 395.96   |
| Adjustment            | 11/05/2009 | 4.22    | 285.87   |
| PAYMENT               | 11/05/2009 | -400.00 | 281.65   |
| PAYMENT               | 10/28/2009 | -200.00 | 681.65   |
| National Grid Charges | 10/07/2009 | 62.67   | 881.65   |
| Adjustment            | 10/07/2009 | 12.10   | 818.98   |
| National Grid Charges | 09/09/2009 | 60.40   | 806.88   |
| National Grid Charges | 08/07/2009 | 59.68   | 746.48   |
| PAYMENT               | 07/13/2009 | -500.00 | 686.80   |
| National Grid Charges | 07/10/2009 | 76.31   | 1,186.80 |
| National Grid Charges | 06/04/2009 | 94.71   | 1,110.49 |
| National Grid Charges | 05/05/2009 | 199.47  | 1,015.78 |
| National Grid Charges | 04/06/2009 | 328.26  | 816.31   |
| PAYMENT               | 04/06/2009 | -705.36 | 488.05   |
| National Grid Charges | 03/06/2009 | 477.47  | 1,193.41 |
| Adjustment            | 03/06/2009 | 10.58   | 715.94   |
| PAYMENT               | 03/06/2009 | -200.00 | 705.36   |
| National Grid Charges | 02/05/2009 | 566.54  | 905.36   |
| Adjustment            | 02/05/2009 | 5.01    | 338.82   |

|                 |            |         |        |
|-----------------|------------|---------|--------|
| KeySpan Charges | 12/05/2007 | 300.10  | 382.41 |
| Adjustment      | 12/05/2007 | 1.22    | 82.31  |
| KeySpan Charges | 11/05/2007 | 81.09   | 81.09  |
| PAYMENT         | 10/22/2007 | -47.29  | 0.00   |
| KeySpan Charges | 10/04/2007 | 47.29   | 47.29  |
| PAYMENT         | 09/24/2007 | -54.52  | 0.00   |
| KeySpan Charges | 09/10/2007 | 54.52   | 54.52  |
| PAYMENT         | 08/31/2007 | -49.18  | 0.00   |
| KeySpan Charges | 08/06/2007 | 49.18   | 49.18  |
| PAYMENT         | 07/31/2007 | -52.23  | 0.00   |
| KeySpan Charges | 07/09/2007 | 52.23   | 52.23  |
| PAYMENT         | 06/22/2007 | -94.26  | 0.00   |
| KeySpan Charges | 06/07/2007 | 94.26   | 94.26  |
| PAYMENT         | 05/31/2007 | -272.42 | 0.00   |
| KeySpan Charges | 05/08/2007 | 272.42  | 272.42 |
| PAYMENT         | 05/03/2007 | -349.84 | 0.00   |
| PAYMENT         | 04/13/2007 | -609.32 | 349.84 |
| KeySpan Charges | 04/09/2007 | 349.84  | 959.16 |
| Adjustment      | 04/09/2007 | 9.14    | 609.32 |
| Adjustment      | 04/09/2007 | -9.14   | 600.18 |
| KeySpan Charges | 03/12/2007 | 609.32  | 609.32 |
| PAYMENT         | 03/05/2007 | -420.72 | 0.00   |
| KeySpan Charges | 02/05/2007 | 420.72  | 420.72 |
| PAYMENT         | 01/31/2007 | -327.03 | 0.00   |
| KeySpan Charges | 01/05/2007 | 327.03  | 327.03 |
| PAYMENT         | 01/04/2007 | -263.04 | 0.00   |
| KeySpan Charges | 12/08/2006 | 263.04  | 263.04 |
| PAYMENT         | 11/28/2006 | -139.13 | 0.00   |
| KeySpan Charges | 11/08/2006 | 139.13  | 139.13 |
| PAYMENT         | 10/30/2006 | -47.02  | 0.00   |
| KeySpan Charges | 10/05/2006 | 47.02   | 47.02  |
| PAYMENT         | 10/05/2006 | -81.10  | 0.00   |
| KeySpan Charges | 09/12/2006 | 81.10   | 81.10  |
| PAYMENT         | 08/15/2006 | -50.47  | 0.00   |
| KeySpan Charges | 08/07/2006 | 50.47   | 50.47  |
| PAYMENT         | 07/31/2006 | -77.43  | 0.00   |
| KeySpan Charges | 07/11/2006 | 77.43   | 77.43  |
| PAYMENT         | 06/29/2006 | -101.20 | 0.00   |

|                 |            |         |        |
|-----------------|------------|---------|--------|
| KeySpan Charges | 06/05/2006 | 101.20  | 101.20 |
| PAYMENT         | 05/31/2006 | -226.46 | 0.00   |
| KeySpan Charges | 05/05/2006 | 226.46  | 226.46 |
| PAYMENT         | 04/26/2006 | -308.02 | 0.00   |
| KeySpan Charges | 04/05/2006 | 308.02  | 308.02 |
| PAYMENT         | 03/27/2006 | -513.17 | 0.00   |
| KeySpan Charges | 03/08/2006 | 513.17  | 513.17 |
| PAYMENT         | 02/28/2006 | -437.54 | 0.00   |
| KeySpan Charges | 02/04/2006 | 437.54  | 437.54 |
| PAYMENT         | 01/31/2006 | -598.29 | 0.00   |
| KeySpan Charges | 01/10/2006 | 598.29  | 598.29 |
| PAYMENT         | 12/13/2005 | -314.10 | 0.00   |
| KeySpan Charges | 12/06/2005 | 314.10  | 314.10 |
| PAYMENT         | 11/29/2005 | -193.39 | 0.00   |
| KeySpan Charges | 11/09/2005 | 193.39  | 193.39 |
| PAYMENT         | 10/18/2005 | -84.44  | 0.00   |
| KeySpan Charges | 10/06/2005 | 84.44   | 84.44  |
| PAYMENT         | 10/04/2005 | -85.94  | 0.00   |
| KeySpan Charges | 09/08/2005 | 85.94   | 85.94  |
| PAYMENT         | 08/29/2005 | -67.21  | 0.00   |
| KeySpan Charges | 08/08/2005 | 67.21   | 67.21  |
| PAYMENT         | 07/28/2005 | -79.70  | 0.00   |
| KeySpan Charges | 07/08/2005 | 79.70   | 79.70  |
| PAYMENT         | 06/27/2005 | -203.11 | 0.00   |
| KeySpan Charges | 06/06/2005 | 203.11  | 203.11 |
| PAYMENT         | 05/31/2005 | -168.29 | 0.00   |
| KeySpan Charges | 05/05/2005 | 168.29  | 168.29 |
| PAYMENT         | 04/19/2005 | -391.36 | 0.00   |
| KeySpan Charges | 04/07/2005 | 391.36  | 391.36 |
| PAYMENT         | 03/25/2005 | -436.86 | 0.00   |
| KeySpan Charges | 03/09/2005 | 436.86  | 436.86 |
| PAYMENT         | 03/02/2005 | -452.54 | 0.00   |
| KeySpan Charges | 02/07/2005 | 452.54  | 452.54 |
| PAYMENT         | 01/26/2005 | -345.98 | 0.00   |
| KeySpan Charges | 01/06/2005 | 345.98  | 345.98 |
| PAYMENT         | 01/04/2005 | -221.74 | 0.00   |
| KeySpan Charges | 12/08/2004 | 221.74  | 221.74 |
| PAYMENT         | 11/24/2004 | -135.76 | 0.00   |

|                 |            |        |        |
|-----------------|------------|--------|--------|
| KeySpan Charges | 11/04/2004 | 135.76 | 135.76 |
| PAYMENT         | 10/26/2004 | -63.32 | 0.00   |
| KeySpan Charges | 10/08/2004 | 63.32  | 63.32  |
| Adjustment      | 10/08/2004 | -64.54 | 0.00   |
| KeySpan Charges | 09/13/2004 | 64.54  | 64.54  |
| PAYMENT         | 08/26/2004 | -32.32 | 0.00   |
| KeySpan Charges | 08/09/2004 | 32.32  | 32.32  |
| PAYMENT         | 07/28/2004 | -36.13 | 0.00   |
| KeySpan Charges | 07/07/2004 | 36.13  | 36.13  |
| OPENING CHARGE  | 06/23/2004 | 0.00   | 0.00   |